

OCT 29 2004

PTO/SB/21 (09-04)


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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/535,076	
	Filing Date	March 23, 2000	
	First Named Inventor	John French	
	Art Unit	2635	
	Examiner Name	Shimizu, Matsuichiro	
Total Number of Pages in This Submission	12	Attorney Docket Number	103490-165104

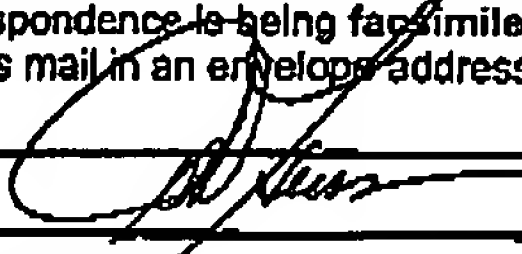
ENCLOSURES (Check all that apply)		
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<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Remarks</div>		

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Firm Name	Gray Cary Ware & Freidenrich LLP		
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Date	October 29, 2004	Reg. No.	51,115

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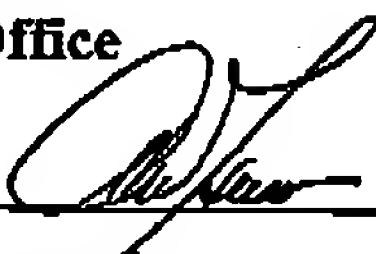
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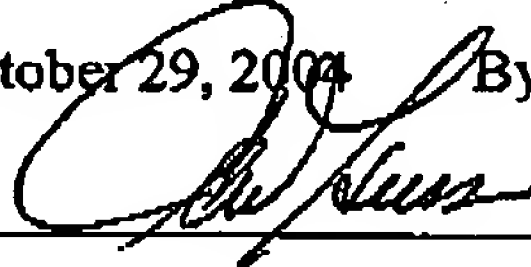
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FJ 650-833-2001**FAX TRANSMISSION COVER SHEET****October 29, 2004****To:****Telephone:****Fax Number:****M/S: AMENDMENT****(703) 872-9306****Centralized Facsimile Number****U.S. Patent & Trademark Office**
From: Jan Huss for Jon Ikegami
(650) 833-2360**Client-Matter Number: 0103490-165104****Re: U.S. Patent Application No. 09/535,076**
Filled: March 23, 2000
Entitled: CART RETURN CREDIT SYSTEM
Inventor: French et al.**Pages: 13 - (including this form)****Originals: ☐ will be mailed ☒ will not be mailed****If there is a problem with this transmission, please call (650) 833-1569****Fax Operator: Jan Huss****MESSAGE:****Please make a matter of record the attached Response to the Office Action, mailed July 30, 2004, for the above-referenced matter.****Applicant believes no fees are associated with this response. However, the Commissioner is authorized to charge any fees associated with this paper to Deposit Account No. 07-1896, referencing 0103490-165104-23264.****Thank you.**

OCT 29 2004

Application Serial No. 09/535,076
Response to First Office Action
Attorney Docket No. 0103490-165104
Page 1**CERTIFICATE OF TRANSMISSION**

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October 29, 2004 By: Jan Huss



Appl. No. : 09/535,076
Applicant : French et al.
Filed : March 23, 2000
TC/A.U. : 2635
Examiner : Matsuichiro Shimizu

Confirmation No. 9901

Docket No. : 0103490-165104
Customer : 26379
No.

Title: SYSTEM AND METHOD FOR AFFILIATED PARTIES TO SHARE MORTGAGE
LOAN APPLICATION DOCUMENTS

RESPONSE TO OFFICE ACTION

M/S: AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants request the Examiner to consider the following Response in reply to the
Office Action, mailed on July 30, 2004, for the above-referenced application.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2
of this paper.

Amendments to the Specification begin on page 5 of this paper.

Remarks/Arguments begin on page 7 of this paper.